

AMENDMENTS TO THE CLAIMS

In the Claims:

Please amend Claims 1 and 3-18. Please cancel Claim 2 without prejudice. A complete copy of the claims including marked-up versions of each claim which is amended in this Amendment B appears below.

1 1. (Currently Amended) A method for electronic bill presentation and payment,
2 comprising the ~~entity~~ steps of:
3 obtaining a plurality of bill files, each bill file associated with a particular billing
4 entity and a particular billing account maintained at ~~a-biller's~~ the billing entity's financial
5 institution, each bill file including a plurality of records, each record identifying a
6 ~~particular-invoice~~ customer's account and a corresponding balance representing a
7 financial obligation owed by ~~a-corresponding~~ the customer to the billing entity;
8 obtaining a payment made by the customer to the billing entity;
9 data mining the payment to obtain data that distinctly identifies the financial
10 institution where the customer maintains the account upon which the payment is drawn;
11 associating the customer's financial institution data with a routing address;
12 ~~processing records in each bill file by:~~
13 ~~obtaining a routing address associated with a customer's financial~~
14 ~~institution where the corresponding customer maintains an account;~~

obtaining customer account identification information identifying the
corresponding customer's account at the customer's financial institution;

processing records in each bill file by:

assembling a bill packet corresponding to the bill record, the bill packet
including information from the corresponding bill record and the customer's
account identification information; and

transmitting the bill packet to an electronic repository corresponding to the
customer's financial institution using the associated routing address; and
processing the bill packets received by each electronic repository by:

sorting the received bill packets by customer's account information;

assembling a bill presentation file containing information from the received
bill packets for each customer account; and

electronically presenting each bill presentation file for viewing and
electronic bill payment.

2. (Cancelled).

3. (Currently Amended) ~~The A method of step 2,~~ as defined in Claim 1, wherein the
customer's financial institution data includes an American Bankers Association routing
and transit number.

1 4. (Currently Amended) The A method of ~~step 2~~, as defined in Claim 1, wherein the
2 customer's financial institution data includes an International Organization for
3 Standardization issuer identification number.

1 5. (Currently Amended) The A method of ~~step 2~~, as defined in Claim 1, wherein the
2 step of associating the customer's financial institution data with a routing address
3 comprises the step of:
4 registering the customer's financial institution data with an Internet Domain Name
5 Service.

1 6. (Currently Amended) The A method of ~~step~~ as defined in Claim 1, wherein
2 ~~obtaining the step of associating the customer's financial institution data with~~ a routing
3 address comprises the steps of:
4 associating the customer's financial institution with a globally unique identifier;
5 registering the globally unique identifier with an Internet Domain Name Service;
6 receiving an Internet Protocol address corresponding to the globally unique
7 identifier that has been registered with the Internet Domain Name Service; and
8 loading information into a look-up table database that correlates the customer's
9 financial institution with the Internet Protocol address.

7. (Currently Amended) ~~The A method of claim~~ as defined in Claim 1, wherein the step of assembling a bill packet further comprises the step of:
encrypting the bill packet.

8. (Currently Amended) ~~The A method of claim~~ as defined in Claim 7, wherein the step of processing the bill packets received by each electronic repository further comprises the step of:
decrypting the bill packet.

9. (Currently Amended) ~~The A method of claim~~ as defined in Claim 1, wherein the step of assembling a bill packet further comprises the step of:
attaching to the bill record a Universal Resource Locator of a server operated by the billing entity to enable the customer to find detailed billing information.

10. (Currently Amended) ~~The A method of step~~ as defined in Claim 1, wherein the step of electronically presenting each bill presentation file for viewing and electronic bill payment further comprises the steps of:
providing security for accessing the bill presentation file to ensure the privacy of any information displayed; and
providing security to ensure the confidentiality of any payment information received.

1 11. (Currently Amended) ~~The A method of claim~~ as defined in Claim 1, wherein the
2 step of electronically presenting each bill presentation file for viewing and electronic bill
3 payment includes receiving authorization to debit a direct deposit account at the
4 customer's financial institution.

1 12. (Currently Amended) ~~The A method of claim~~ as defined in Claim 1, wherein the
2 step of electronically presenting each bill presentation file for viewing and electronic bill
3 payment includes authorization to charge a credit card of the customer.

1 13. (Currently Amended) ~~The A method of claim~~ as defined in Claim 11, further
2 comprising the step of:
3 debiting the customer's direct deposit account.

1 14. (Currently Amended) ~~The A method of claim~~ as defined in Claim 12, further
2 comprising the step of:
3 charging the customer's credit card.

1 15. (Currently Amended) ~~The A method of step~~ as defined in Claim 1, further
2 comprising the step of:
3 recording the payment by the customer in a customer payment warehouse
4 database.

16. (Currently Amended) ~~The A method of step~~ as defined in Claim 1, further comprising the steps of:

sending an automated payment to the biller's financial institution that originated the bill;

crediting the billing account owned by the biller at the biller's financial institution;

and

notifying the billing entity that the bill has been paid.

17. (Currently Amended) ~~The A method of step~~ as defined in Claim 1, further comprising the step of:

recording the payment to billing entity in a bill payment warehouse database.

18. (Currently Amended) A method for electronic bill presentation and payment, comprising the steps of:

obtaining a plurality of bill files, each bill file associated with a particular billing entity and a particular billing account maintained at ~~a biller's~~ the billing entity's financial institution, each bill file including a plurality of records, each record identifying a particular ~~invoice~~ customer's account and a corresponding balance representing a financial obligation owed by ~~a corresponding~~ the particular customer to the billing entity;

~~processing records in each bill file by:~~

obtaining payments made by customers which are made to the billing entity;

obtaining data from the payments which distinctly identifies the customers'

financial institutions where the customers maintains accounts;

obtaining routing addresses for the customers' financial institutions;

obtaining customer account identification information identifying the
corresponding customers' accounts at the customers' financial institutions; and
processing records in each bill file by:

assembling a bill packet corresponding to each of the bill records, the bill
packet including information from the corresponding bill record and the
customer's account identification information; ~~and~~

transmitting the bill packet to an electronic repository corresponding to the
customer's financial institution using the associated routing address; and
processing the bill packets received by each electronic repository by:

sorting the received bill packets by customer's account information;

assembling a bill presentation file containing information from the
received bill packets for each customer account; and

electronically presenting each bill presentation file for viewing and
electronic bill payment.

19. (Previously Presented) A method for electronic bill presentation and payment,
comprising the steps of:

obtaining a payment made by a customer remunerated to a billing entity;

4 data mining the payment to obtain customer's financial institution data that
5 distinctly identifies a customer's financial institution;
6 associating the customer's financial institution data with a routing address; and
7 transmitting a bill packet to an electronic repository corresponding to the
8 customer's financial institution using the associated routing address.